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HOW TO AVOID CONSUMER FRAUD

Never give out any personal information over the telephone about you or your family -- especially your Social Security, credit card or bank account numbers, or date of birth.

Ask telephone salespersons offering products or services that you may be interested in to contact you by mail so that you can see the offer in writing. Do not buy over the phone unless you initiated the call and you're convinced that you're dealing with a reputable company.

If you get a notice that you won a prize, be sure that it is a prize worth winning before you pay a fee or spend time driving to get your prize. Be very suspicious of phone calls, emails or letters saying that you've won a contest or lottery you've never entered. Such notices are almost always scams.

Never call a 900 telephone number or similar service number to respond to a notice that you have won a prize, have received an award or have been selected or are eligible to receive something of value. Ignore calls or messages from strangers saying that a relative or friend needs you to call a number with an area code unknown to you – it may be a telephone account set up by a scammer that will charge you very high fees for every minute you stay on the line.

Some “bargain” or “free” vacation travel packages have hidden charges that can end up costing you more than what the vacation would cost through a reputable travel agency.

Be very suspicious of telemarketers who insist on immediate payment by courier, wire or overnight delivery. Do not send money to anyone who insists on immediate payment. Legitimate businesses respect the fact you may need time to consider a purchase.

If you receive a telephone call seeking a donation, the caller must identify himself or herself and the charitable organization for which the solicitation is being made. Ask if the caller is or is employed by a professional solicitor, the identity of the professional solicitor, and the amount of the contribution that will be turned over to the charitable organization or will be used for charitable purposes. You may be surprised to learn that 85 % or more of your donation will be used for fundraising costs or administration. Never give your bank account information or credit card number and insist that you will only respond to solicitations that are in writing.

Hang-up if the caller wants to come to your home to pick up your check.

If you feel pressure to buy or to give your private financial information, trust your instincts – it's probably not a good deal. Walk out of stores and hang up on telephone solicitors who tell you they need a commitment right away or use other high pressure tactics. Most legitimate businesses do not expect you to make instant decisions.

Don't be taken advantage of by an unscrupulous automobile repair shop. Check the reputation of the shop you want to use by seeking information from people who have had work done there and by calling the Better Business Bureau at (302) 230-0108. Insist on a written estimate before agreeing to have any work performed including a diagnosis. Tell the shop to save and give you any parts that are replaced.

THE CONSUMER PROTECTION UNIT

The Attorney General's Consumer Protection Unit helps consumers resolve problems with businesses. To get information, discuss problems or make a complaint, call our toll-free number from anywhere in Delaware - 800-220-5424. Consumers in New Castle County can also reach us at 577-8600. Helpful consumer information and our complaint form are on-line at www.state.de.us/attgen.